

This claim listing replaces all prior versions and claim listings in this application:

1. (Currently amended) A method for renegotiating a financial instrument comprising the steps of:

initiating a logical session between a client program and a client interface affiliated with a financial institution;

displaying financial information relating to a client on said client interface;

displaying a message on said client interface that a first financial instrument of said client can be renegotiated;

transmitting from said client program a request to renegotiate said first financial instrument to said client interface;

displaying an electronic records disclosure agreement pertaining to said request to renegotiate said first financial instrument, wherein said disclosure agreement includes terms in which said client is asked to consent ~~consents~~ to use of electronic records in renegotiating said first financial instrument;

if said client communicates acceptance of said terms of said disclosure agreement from said client program to said client interface, displaying a plurality of renegotiation options ~~to said client~~ on said client interface, said plurality of renegotiation options each including a minimum balance and associated time term range and rate of return range; and

transmitting from said client program a selection of one of said plurality of renegotiation options to said client interface, including specifying a balance amount and a time term;

transmitting from said client interface to said client program said selected renegotiation option and displaying at said client program said specified balance amount and time term and an associated rate of return; and

transmitting from said client program to said client interface acceptance of said renegotiation option, whereby said financial instrument renegotiation is completed electronically during said logical session such that said financial institution does not need a printed document signed by said ~~customer~~ client agreeing to said renegotiation.

2. (Previously presented) The method of claim 1 wherein said step of transmitting a selection of one of said renegotiation options includes subsequent steps of displaying agreement and disclosure information pertaining to terms of a renegotiated financial instrument; and transmitting acceptance of said agreement and disclosure information to said client interface.
3. (Original) The method of claim 1 wherein said initiating step includes a step of transmitting identification information pertaining to a client from said client program to said client interface.
4. (Currently amended) The method of claim 1 wherein said step of displaying a plurality of renegotiation options includes a step of disabling from selection at least one renegotiation option based upon a balance of said first financial instrument ~~displaying an option of selecting a balance amount of said financial instrument~~.
5. (Currently amended) The method of claim ~~[[4]]~~ 1 wherein said step of displaying an option of selecting a balance amount of said financial instrument includes a step of selecting from among options of (i) a balance that is the same as a previously obtained financial instrument of similar kind that has expired, (ii) an increased balance relative to said previously obtained financial instrument of similar kind that has expired and (iii) effecting a partial withdrawal of said balance of said previously obtained financial instrument of similar kind that has expired.
6. (Original) The method of claim 5 wherein said financial instrument is a certificate of deposit.
7. (Original) The method of claim 6 wherein said step of displaying an option of selecting a balance amount includes a step of selecting an account type.

8. (Canceled)
9. (Original) The method of claim 1 wherein said step of displaying a plurality of renegotiation options includes an initial step of selecting said plurality of renegotiation options from among a plurality of sets of renegotiation options, each of said sets being associated with a particular financial instrument, said selected set being associated with said financial instrument of said client.
10. (Original) The method of claim 1 wherein said step of displaying a plurality of renegotiation options includes an initial step of reviewing other financial accounts of said client and disabling from selection those options for which said client does not qualify based upon said review.
11. (Original) The method of claim 1 further comprising the step of displaying said selection on said client interface to enable said client to review said selection.
12. (Original) The method of claim 1 further comprising the step of displaying disclosure documentation specific to said selection on said client interface.
13. (Original) The method of claim 12 further comprising the step of requesting an indication of acceptance of said disclosure documentation from said client.
14. (Original) The method of claim 13 further comprising the step of displaying confirmation of acceptance of said disclosure on said client interface.
15. (Original) The method of claim 14 wherein said step of displaying confirmation of acceptance of said disclosure includes displaying a supplemental renewal receipt.
16. (Previously presented) The method of claim 1 further comprising the step of transmitting to said client interface an election to close said financial instrument in the event that said client elects not to renegotiate said financial instrument.
17. (Original) The method of claim 16 further comprising the step of requesting said client to select a financial account to which to transfer funds from said closed financial instrument.

18. (Previously presented) The method of claim 17 further comprising the step of selecting from among a plurality of financial accounts said financial account to which to transfer funds, and transmitting said selection to said client interface.
19. (Original) The method of claim 18 further comprising the step of displaying a summary of information pertaining to said closed financial instrument and said selected financial account.
20. (Original) The method of claim 19 further comprising the step of requesting confirmation of a transaction embodied in said summary.
21. (Previously presented) The method of claim 20 further comprising the step of transmitting confirmation of said transaction to said client.
22. (Currently amended) A system for renegotiating a financial instrument over a network comprising:
- a client interface program affiliated with a financial institution and being capable of (i) initiating a logical session with a client program and exchanging data therewith and (ii) sending financial information to and retrieving financial information from a legacy system of said financial institution having a customer data repository;
  - an application server housing said client interface program and being connected to establish a logical session with a client program such that financial information relating to a client is displayed on a display device associated with said client program;
  - said client interface program being capable of retrieving data from said data repository that a financial instrument of said client may be renegotiated and displaying a message on said display device indicating that said financial instrument may be renegotiated;
  - said client interface program being capable of soliciting and receiving a request to renegotiate said financial instrument from said client;
  - said client interface program displaying an electronic records disclosure agreement in response to said request to renegotiate, wherein said client consents to use of electronic records

in renegotiating said financial instrument pertaining to said request to renegotiate and requesting said client to assent to terms thereof;

in the event that said client agrees to accept terms of said electronic records disclosure agreement, said client interface program displays a plurality of renegotiation options to said client said plurality of renegotiation options each including a minimum balance amount and associated time term range and rate of return range; and

said client interface program being capable of receiving from said client program a selection of one of said renegotiation options from said client, including specifying a balance amount and a time term;

said client interface program displaying at said client program, in response to said selection, said specified balance amount and time term and an associated rate of return; and

said client interface program being capable of receiving from said client program an acceptance of said selected renegotiation option, whereby said financial instrument renegotiation is completed electronically during said logical session such that said financial institution does not need a printed document signed by said customer agreeing to said renegotiation.

23. (Original) The system of claim 22 wherein said application server includes a data base having sets of different renegotiation options, each of said sets being associated with a financial instrument, whereby said client interface program is capable of selecting for display said set of renegotiation options associated with said financial instrument to be renegotiated.

24. (Currently amended) The system of claim 22 wherein said client interface program is capable of retrieving information regarding a ~~customer's~~ client's financial accounts from said customer data repository and disabling from selection those options for which said client does not qualify based upon said accounts.

25. (Original) The system of claim 22 wherein said client interface program is capable of receiving a transmitted acceptance of said disclosure document terms to said client program.

26. (Original) The system of claim 22 wherein said client interface program is capable of receiving identification information pertaining to a client from said client program.
27. (Canceled)
28. (Original) The method of claim 26 wherein said client interface program is capable of displaying an option of selecting a balance amount from among options of (i) the same balance as a previously obtained financial instrument of similar kind that has expired, (ii) an increased balance relative to said previously obtained financial instrument of similar kind that has expired and (iii) effecting a partial withdrawal of said balance of said previously obtained financial instrument of similar kind that has expired.
29. (Currently Amended) The method of claim ~~27~~ 22 wherein said financial instrument is a certificate of deposit.
30. (Currently Amended) The method of claim ~~28~~ 29 wherein said client interface program is capable of displaying an option of selecting an account type.
31. (Previously presented) The method of claim 30 wherein said step of displaying an option of selecting a balance amount includes the step of selecting a term.
32. (Original) The system of claim 22 wherein said client interface program is capable of displaying said selection on said client interface to enable said client to review said selection.
33. (Original) The system of claim 22 wherein said client interface program is capable of displaying disclosure documentation specific to said selection on said client interface.
34. (Previously presented) The system of claim 33 wherein said client interface program is capable of requesting an indication of acceptance of said disclosure documentation from said client.
35. (Previously presented) The system of claim 34 wherein said client interface program is capable of displaying confirmation of acceptance of said disclosure on said client interface.

36. (Previously presented) The system of claim 35 wherein said client interface program is capable of displaying a supplemental renewal receipt.
37. (Original) The system of claim 22 wherein said client interface program is capable of closing said financial instrument in the event that said client elects not to renegotiate said financial instrument.
38. (Previously presented) The system of claim 37 wherein said client interface program is capable of requesting said client to select a financial account to which to transfer funds from said closed financial instrument.
39. (Previously presented) The system of claim 36 wherein said client interface program is capable of selecting from among a plurality of financial accounts said financial account to which to transfer funds.
40. (Previously presented) The system of claim 37 wherein said client interface program is capable of displaying a summary of information pertaining to said closed financial instrument and said selected financial account.
41. (Previously presented) The system of claim 38 wherein said client interface program is capable of requesting confirmation of a transaction embodied in said summary.
42. (Previously presented) The system of claim 39 wherein said client interface program is capable of confirming said transaction.